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OVE 2000CKET NO. 48535/268245

PATENT

PR 2 6 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

David B. BLACK

Group Art Unit: 2124

U.S. Serial No.: 09/522,750

Examiner: Kyle, Charles R.

Filed: March 10, 2000

METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS

Commissioner for Patents
U.S. Patent and Trademark Office
2011 South Clark Place
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Arlington, VA 22202

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Technology Center 2100

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AMENDMENT

Sir:

For:

Responsive to the Office Action mailed November 24, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.

24/27/2004 SSESHI1 00000075 09522750